

**Original : Français**

Québec City, July 15, 2011

The Honourable Jean-Marc Fournier  
Minister of Justice  
Édifice Louis-Philippe Pigeon  
1200 route de l'Église  
Québec City, Québec G1V 4M1

**RE:     *Bill 24 – Act mainly to combat consumer debt overload and modernize consumer credit rules***

Dear Minister Fournier:

The Québec Ombudsman examines all bills and proposed regulations tabled in the National Assembly or published in the *Gazette officielle du Québec*. When deemed relevant, it intervenes under Section 27.3 of its enacting legislation, which grants it the authority to draw attention to legislative, regulatory, or administrative reforms that it feels the government or its ministries should implement in the public interest.

I have thus examined Bill 24, an *Act mainly to combat consumer debt overload and modernize consumer credit rules*, which you introduced in the National Assembly on June 8, 2011 and which amends the *Consumer Protection Act*, the *Travel Agents Act*, and the *Act respecting the collection of certain debts*.

It seems to me that these new legislative provisions respond to the needs expressed by consumer protection stakeholders. In particular, I took note of the rules aimed at combatting consumer debt overload through new, mainly credit-related measures, such as requiring merchants to verify a customer's ability to repay debts, raising the monthly minimum payment on the balance, prohibiting the use of bonus incentives to encourage consumers to apply for a credit card, and prohibiting credit limit increases unless expressly requested by consumers.

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I am of the opinion that this eagerly awaited legislation is appropriate and will have positive effects on the lives of Quebecers, whose debts are rising to worrying levels as they are being increasingly lured by aggressive or deceptive new business practices. Therefore, the Québec Ombudsman supports this bill.

Sincerely,

*[French version signed]*

Raymonde Saint-Germain  
Québec Ombudsperson

cc: Louis Borgeat, President of Office de la protection du consommateur  
Denis Marsolais, Deputy Minister of Justice and Deputy Attorney  
General  
Catherine Gréas, Secretary of the Committee on Institutions